



Job Description

Functional Title	Branch Operations Manager	Grade	
Division	Business Division	Function	Branch Banking / Front End
Location		Job Type	Permanent
Reporting (Direct)	Area Operations Manager	Reporting (Dotted)	

Position Summary:

Responsible for managing day-to-day operations efficiently, abiding by all the policies and procedures as laid down by the bank, ensuring adherence to regulatory guidelines and provides guidance and support to the operations staff.

Mitigate operational risk and continuously improve the operational efficiency & service standards.

Key Responsibilities:

OPERATIONS AND CONTROLS

- Manage & control processing of General Banking activities to ensure that all relevant outlined policies, procedures, regulatory requirements and delivery standards are met which ultimately should reflect in satisfactory audit rating and acceptable level of internal / external customer's satisfaction.
- Responsible for counter services at the branch with a view to achieve timely and accurate processing of deliverables. Ensure all transactions are processed with zero error and within acceptable TAT's.
- Supervise, monitor and authorize daily financial and non-financial transactions.
- Monitor processing of all activities pertaining to ATM Operations.
- Responsible for Daily, Weekly and Monthly review of system generated reports, relevant General Ledger and expense vouchers by also ensuring that all entries in Suspense Accounts and expenses are approved as per delegated authority.
- Ensure daily review of Complaints being lodged through Bank's Complaints handling desk and appropriate steps have been taken to resolve / close within the turnaround time
- Timely and accurate preparation and submission of all returns / reports including KRI to Operation Risk, ROM, BM, SBP as required.
- Ensure that all fixed assets of the branch are reconciled and proper record of movement is available with the branch.
- Ensure booking of expenses are processed on a timely basis.
- Ensure control of Safe Deposit Locker operations as per locker's Standard Operating Procedures.





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- Act as custodian of cash limits and transactions carried out in the Branch by ensuring cash holding is at the optimum level.
- Maintenance of Key Register, vouchers management and its safe keeping as per guidelines.
- Custodian / back up of Strong Room, Cash Safe-in, ATM and Locker Room Keys including table, general and security stationery of Branch
- Direct Supervision of Account Opening for accounts opened at branch level / Account opening documents to be dispatched to the Centralized Processing Unit for processing. Supervision of all documents / instruments processed by the Branch and all Branch Operations activities being carried out by the Branch.
- Ensuring all documents forwarded to the respective Centralized Processing Units are duly checked and found in order. Discrepancies in these documents are rectified within minimum possible time.
- Responsible for effective compliance of all H.O, SBP prudential regulations, FIA, ANF, NAB and other regulatory circulars
- Responsible for achieving satisfactory rating in SBP, internal and external audits and ensure there are no audit observation is supported by SBP penalty
- Responsible for security and safety of the premises, system back-up, computer hardware and data center etc. and Branch staff and ensure timely reaction in case of emergency and maintenance of Branch Opening / Closing & Late Office Hour's registers.

SERVICE DELIVERY

- Inculcate, implement & monitor the service culture within the branch in-line with the Service Management Program of the bank.
- Build client confidence and loyalty through courtesy and friendliness.
- Ensure that all facilities and equipment are in order and maintenance of the same should be done on time.
- Ensure that customer queries / complaints are recorded in CMS and are resolved within TAT.

RISK & CONTROL MANAGEMENT

- Exercise strict controls to avoid any financial loss to the Bank. Also ensure that no adverse comment is received during review / inspection by Compliance Division, Internal / External Audit and SBP Inspection
- Ensure that departmental activities are carried out strictly in accordance with the laid down procedures/processes and SBP guidelines.
- Ensure operating losses / leakage of income are minimized in accordance with the laid down procedures/processes and SBP guidelines.
- Ensure immediate escalation to line management & Administration department in case of any emergency in branch.





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- Highlight and monitor suspicious transactions, frauds and forgery and escalate it on timely basis to the relevant units for appropriate measures and raise an STR wherever required.
- Ensure timely closure of all exceptions highlighted during internal / external Audit within 30 days or target date for resolution provided by the concerned department (whichever comes earlier)

PEOPLE MANAGEMENT

- Responsible for planning and supervising the work of assigned Branch Operations staff and act as coach and mentor and impart on the job training to assigned staff that would assist them in performing optimally in their jobs and exercise rotation policy within the department to be ready for all emergencies.
- Responsible for maintaining Branch Operations organogram and preparing schedule of leaves and ensuring that every Branch Operations staff in the branch avails 15 days mandatory leaves during the calendar year.
- Ensure that the Strategic Intent & Values of the Bank are communicated and adhered to within their ambit of control & supervision.
- Ensure awareness of Code of Conduct in staff.
- Ensure staff performance appraisals are conducted and developmental / performance improvement plans are updated for relevant staff.

Position Specification(s):

Minimum Qualification	Graduate preferably B.Com/Postgraduate degree preferably MBA in Marketing, Finance, Economics or equivalent with no 3 rd division in academic career
Experience	Minimum 3-5 years relevant experience preferably in financial institutions
Competencies Required:	- Knowledge of latest market trends, business practices - Excellent marketing and selling skills - In depth knowledge of SBP circulars, prudential regulations, bank's own SOPs and products, branch banking controls, banking practices and procedures. - Excellent communication & Relationship Building Skills - Leadership Skills - Good time-management and organizing skills





Job Description

Employee Name & Signature

Date

Line Manager Name & Signature

Date

Dept. / Div. Head (Sign & Stamp)

Date

